

TRANSMITTAL LETTER
(General - Patent Pending)

Docket No.
GENP:101_US_

In Re: Application Of: **Richard C. Payne**

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
09/893,633	06/27/2001	Clement B. Graham	24041	3628	5630

Title: **COMPUTER BASED SYSTEM FOR VALUING AND HEDGING CUSTOMIZED INDEXED CALL OPTION**

COMMISSIONER FOR PATENTS:

Transmitted herewith is:

- (1) Request for Reconsideration
- (1) Certificate of Mailing by First Class Mail
- (1) Acknowledgement Postcard

in the above identified application.

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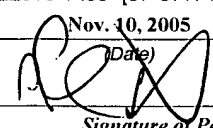
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Dated: **November 10, 2005**

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IF 3628

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

U.S. Patent Application No.: 09/893,633

Confirmation No.: 5630

Applicant(s): PAYNE, Richard C.

Filed: 06/27/2001

For: **COMPUTER BASED SYSTEM FOR VALUING AND HEDGING
CUSTOMIZED INDEXED CALL OPTION**

TC/Art Unit: 3628

Examiner: Clement B. GRAHAM

Docket No.: GENP:101_US_

Customer No.: 24041

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C. Paul Maliszewski
Registration No. 51,990

REQUEST FOR RECONSIDERATION

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Honorable Sir:

This Request for Reconsideration is in response to the Office Action dated August 10, 2005 regarding the above-identified patent application.

Remarks/Arguments begin on page 2 of this paper.